

Martin J. Gruenberg, Acting Chairman  
FDIC Board of Directors

April 6, 2006

Dear Mr. Chairman:

Once again Wal-Mart is going full speed ahead as power threat to local economies. Its intent to establish a Wal-Mart bank poses a serious threat to drive community banks out of business in the same way that it affected, drove out, local grocery stores, drug stores, hardware stores, etc.

I urge you, please, in view of Wal-Mart's history of greed and even lawlessness, to see for yourself the danger posed around this issue. Please attend the vital hearing and listen to the comments and concerns of the witnesses.

Thank you, Mr. Chairman, for attending to this criotical matter of justice.

Sincerely yours,  
Anne Marie Wood